

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number]

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Formal Notice of Statutory Debt Validation Request

To Whom It May Concern,

I am writing to formally dispute the validity of the debt you are attempting to collect regarding account [Account Number]. This letter is sent in accordance with the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Because this matter concerns a secured debt involving [Description of Collateral, e.g., Year/Make/Model of Vehicle or Property Address], I request that you provide the following documentation to verify your authority to collect:

- A statement showing the full amount of the alleged debt, including a breakdown of principal, interest, and any additional fees.
- A copy of the original security agreement or contract signed by me.
- Evidence of your legal right to enforce the security interest in the collateral.
- Verification of the date of the last payment and the date of default.
- A copy of the original creditor's name and address.
- A copy of any assignment or bill of sale proving you own this debt.

Please be advised that I am disputing this debt in its entirety. Under the FDCPA, you must cease all collection activity, including any attempts to repossess or foreclose upon the collateral, until you have provided the requested validation documentation.

Furthermore, I request that you limit all future communications regarding this matter to written correspondence sent via U.S. Mail to my address listed above. Do not contact me by telephone at my home or place of employment.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]